GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:176
ANSWERED ON:02.02.2017
National Rural Livelihood Mission
Rajesh Shri M. B.;Teacher Smt. P.K.Sreemathi

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the allocation made and funds released under the National Rural Livelihood Mission (NRLM) during the last three years to the State of Kerala;

(b) the objectives of organizing rural poor women into Self-Help Groups (SHGs) have been addressed during that period in the State of Kerala;

(c) the targets fixed and achievements made thereunder; and

(d) the manner in which the objectives of financial inclusion have been met for the State along with the details of targets set and achievements made?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI RAM KRIPAL YADAV)

(a): Allocation made and funds released under Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) during the last three years to the State of Kerala is given below-

(b): The objective of DAY-NRLM is to mobilise members of all rural poor households into Self Help Groups (SHGs) and continuously nurture and support them till they come out of abject poverty. A total of 35.33 lakh rural households have been mobilised into 2.33 lakh SHGs in the State and all these SHGs were also federated into 16633 Area Development Society (ADS) and 981 Community Development Society (CDS). Members of the SHGs are involved in the process of thrift and credit based practices to strengthen livelihoods using their own savings, loans from banks and financial support provided by DAY-NRLM.

(c): The targets fixed and achievements made are as follows:-

(d): DAY-NRLM facilitates access to affordable financial services to the poor. The following steps have been taken up for effective financial inclusion in Kerala:-

â€¢ Orientation of Community Development Society (CDS) and Area Development Society (ADS) on effective Financial Inclusion

â€¢ Orientation and sensitization of bank branch managers

â€¢ Capacity Building of Neighbourhood Groups(NHGs) leaders on preparation of Micro Investment Plan/ Micro Credit Plan

â€¢ spreading awareness on Financial Literacy among NHG members

â€¢ Allocation of bank wise credit linkage target

â€¢ Facilitation support by Kudumbashree to NHGs for submission of proper loan application to bank branches

â€¢ Providing Interest Subvention to NHGs promptly repaying their bank loans.

The details of targets set and achievement made in the state in respect of Self Help Groups (SHGs) Bank Linkage are given below:-